

YOUR ONE-STOP SOLUTION



Braishfield
a division of Hull & Company, LLC

COMMERCIAL LINES

PERSONAL LINES

PROFESSIONAL LIABILITY

service@braishfield.com

www.braishfield.com

888-335-6616



QUOTE &
BIND NOW



Instant web quotes:
braishfield.com/quotes/coterie

Quote and Bind Businessowners' Policy, General Liability and Professional Liability

SMALL BUSINESS INSURANCE, SIMPLIFIED.

The digital transformation of small business insurance is here! Coterie offers unique BOP, GL and PL products and is backed by their A-(Excellent) rated insurance carrier partner.

MARKET BENEFITS

- Instantly quote and bind policies or renewals
- Streamlined insurance quotes — no lengthy, time-consuming application and underwriting process
- Affordable and competitive pricing
- Immediate access to policy documents and insurance certificates
- Access to policies, renewals, billing, and claims all in one dashboard
- Professional claims handling
- Customer service support
- Backed by A.M. Best A- rated insurers and reinsurers

APPETITE

- Personal Services
 - Beauticians, Nail Salons, Barber Shops
- Artisan/Trade Contractors - Residential & Commercial
 - Electrical, Masonry, Plumbing, HVAC, Painting
- Medical Offices
 - Doctors, Dentists, Chiropractors
- Professional Services
 - Accountants, Architects, Engineers, Insurance Agents, Real Estate Agents
- Business Consultants
 - HR, Marketing, Business Management, Education
- Pet Services
 - Boarding, Grooming and Veterinary Services
- And many more!

BUSINESSOWNERS' POLICY

- Revenue up to \$10M
 - \$5M for Contractors
- Up to 50 employees
 - 15 for Contractors
- Building Coverages up to \$1M
- Business Property up to \$500K
- Available in 49 states

GENERAL LIABILITY

- Revenue up to \$10M
 - \$5M for Contractors
- Up to 50 employees
 - 15 for Contractors
- Available in 49 states

PROFESSIONAL LIABILITY

- Each Claim Limit
 - \$25K / \$50K / \$250K / \$500K / \$1M
- Aggregate For All Claims
 - 3x Each Claim Limit
- Available in 37 states

ELIGIBILITY

- Annual revenues up to \$10M (\$5M for Contractors)
- No more than 50 employees (15 for Contractors)
- 1 location per policy
- No more than 2 losses or claims (single loss > \$15K)
- No prior cancellations, non-renewals or bankruptcy
- Home based-businesses accepted



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QUOTE HISCOX NOW



QUOTE &
BIND NOW



Instant web quotes:
braishfield.com/quotes/hiscox-now



Instant phone quotes:
866-739-0727

Hiscox NOW: a quick and easy way to bind small business policies for 180+ professions

WHY USE HISCOX NOW?

- **Instant Binding:** same-day coverage, policy documents emailed immediately
- **Broad Appetite:** policies customized for over 180 professions
- **Automatic Renewal:** earn commission for the lifetime of coverage
- **Direct Bill:** Hiscox handles all servicing and billing
- **Agent Servicing:** Hiscox advisors can answer appetite questions and facilitate a quote by phone

PROFESSIONAL LIABILITY & O INSURANCE

This coverage protects your customer if they're sued for negligence (even if no mistake was made)

- **Revenue Limits:** up to \$5M
- **Coverage Limits:**
 - \$2M aggregate online
 - \$5M aggregate by submission
- **Deductible:**
 - options from \$0-\$10,000

GENERAL LIABILITY COMMERCIAL GL

This coverage protects your customer from third-party claims for bodily injury, associated medical costs, and damage to someone else's property

- **Revenue Limits:** up to \$5M
- **Coverage Limits:**
 - \$2M aggregate online
 - \$5M aggregate by submission
- **Deductible:** no deductible

BUSINESS OWNER'S POLICY (BOP)

This combines general liability and business equipment coverage (including accidental damage) into one affordable package

- **Revenue Limits:** up to \$3M
- **Coverage Limits:**
 - \$2M aggregate online
 - \$4M aggregate by submission
- **Deductible:**
 - options from \$500-\$10,000

COVERING 180+ PROFESSIONS IN VARIOUS INDUSTRIES

Architecture & Engineering
Artisan Contractors
Beauty, Health, & Fitness
Consulting

General Business
Janitorial Services
Landscaping
Marketing & Creative

Real Estate
Retail Stores
Technology
And much more!



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Products, terms, and coverages may vary. Not available in all states. Contact your underwriter for details.



QUOTE USLI

QUOTE
NOW



Instant web quotes:
braishfield.com/quotes/usli



Instant phone quotes:
888-845-1729

Our underwriters are available Mon-Fri 7am to 8pm ET and Sat 9am to 1pm ET

COMMERCIAL LINES

1-4 Family Dwellings
 Apartments
 Artisan/Trade Contractors (30 classes)
 Beauty/Nail Salon/Barber Shop
 Builder's Risk
 Clothing Stores
 Commercial Excess/Umbrella
 Concessionaires/Vendors/Food Trucks
 Contractor's Equipment
 Convenience Stores/Deli/Grocery*
 Electronic Stores
 Fitness Centers
 Home Based Businesses
 Janitorial Services
 Land Leased to Others
 Laundromats
 Lawn Care
 Lessor's Risk Only
 Liquor Stores*
 Mainstreet Mercantile
 The Office
 Residential Condo Investors
 Restaurants*
 Special Events*
 Specialty Training Schools (Dance, Music and Tutoring)
 Truckers General Liability
 Vacant Building/Vacant Land

*Liquor Liability available in most states

HOSPITALITY & LIQUOR

Liquor Liability
 Special Events
 The Long Shot (hole-in-one coverage)
 Wedding Plus

PROFESSIONAL LINES

Community Associations
 Cyber Liability and Data Security+
 Employment Practices Liability
 Specified Professions Professional Office Package
 Medical Providers Employment Practices Liability
 Non Profit Directors & Officers
 Property Managers Professional Package
 Real Estate Agents Professional Office Package
 Technology Professional Liability Package

NON PROFIT PACKAGE

Arts & Culture
 Community Associations
 Condo Mini
 Houses of Worship
 Specialty Non Profit Package
 Sports Organizations

PERSONAL LINES

1-4 Family Dwellings (DP-1/DP-3)
 Comprehensive Personal Liability
 Condo Unit - Owned/Rented (HO-6)
 Excess Comprehensive Personal Liability
 Excess Personal Umbrella
 Personal Umbrella
 Renters (HO-4)
 Vacant Land



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COMMERCIAL LINES

TARGETED CLASSES

1-4 Family Dwellings
Adult Clubs
Amusement Centers
Apartments
Auto Repair Shops/Dealerships
Bars & Taverns
Barber Shops
Bookstores
Bounce Houses
Bowling Alleys
Builder's Risk
Cigar Bars incl. Liquor
Clothing Stores
Communication Services
Computer & Software Stores
Condo Associations
Contractors (Artisan/General)
Convenience Stores
Daycare Facilities

Delis
Distributors
Engineers & Architects
Farm Machinery Dealer & Repair
Fitness Centers
Gas Stations
Grocery Stores
Hair Salons
Healthcare/Medical Offices
Homeowners Associations
Home Based Businesses
Hotels & Motels
Houses of Worship
Importers & Exporters
International Operations
Janitorial Services
Laboratories
Laundromats
Lawn Care/Landscaping

Lessor's Risk
Liquor Stores
Machinery Installation & Repair
Medical Supply Stores
Nail Salons
Night Clubs
Office Buildings
Owners, Landlord & Tenant
Pet Care
Real Estate
Restaurants
Retail Stores
Schools (Private & Charter)
Security & Detective Agencies
Shipping Centers
Special Events
Technology Companies
Vacant Building/Land
Warehouses

AVAILABLE COVERAGES

Equipment Breakdown
Excess/Umbrella
Garage Liability
Garagekeepers

General Liability
Inland Marine
Liquor Liability
Products Liability

Property
Workers' Compensation



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COMMUNITY ASSOCIATIONS & APARTMENTS

BRING THESE RISKS HOME

We have the quality "A" rated markets for all your commercial residential risks. Offering many exciting options, we can craft a program that meets the needs of your customer at an affordable price. Give us a call for exceptional solutions to your tough classes.

HIGHLIGHTS

- General Liability
- Property/DIC/X Wind
- Umbrella/Excess products up to \$10M
- "If Any" Workers' Compensation for Community Associations
- Payroll Workers' Compensation for Community Associations & Apartments
- Equipment Breakdown for Community Associations & Apartments

TARGETED CLASSES

- Apartment Complexes
- Condominium Associations
- Homeowner Associations
- Townhome Associations

GENERAL LIABILITY

- Multiple "A" rated carriers
- Hired & Non-Owned Auto coverage available from all carriers for a low premium
- Coverage available for Community Associations, Apartments, Mobile Home Parks, Co-Ops & Timeshares

PROPERTY

- Multiple "A" rated carriers
- Tier 1 & Tier 2 counties from Texas to Maine and ALL Florida counties
- Options available: Equipment Breakdown and Ordinance & Law
- Calendar year deductibles with buyback options available

D&O/CRIME

- Multiple admitted carriers
- No Insured vs. Insured exclusion on D&O
- Property Manager can be included on Fidelity and Crime Bond

WORKERS' COMPENSATION

- Volunteer Form automatically included on "If Any" risks and risks with Payroll
- Direct Bill
- Online quoting capabilities for the "If Any" Payroll product
- Coverage available for Community Associations & Apartments

EXCESS LIABILITY & UMBRELLA

- All "A" rated carriers
- Limits available from \$1M to \$10M
- Coverage available for Community Associations

DIC (DIFFERENCES IN CONDITION)

- Multiple "A" rated carriers
- Limits available up to \$25M
- Business income, equipment breakdown, mold and sewer/water back-up available



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PROFESSIONAL LIABILITY

KEY FEATURES

We offer multiple competitive "A" rated markets, responsive service and quick quote turnaround.

- GL and PL Package for many classes
- Subs are automatically covered*
- No charge for additional insured by contract*

*varies by carrier

Contact your underwriter for all available classes

ALLIED HEALTH

Ambulances
 Alcohol and Drug Rehabs
 Anti-Aging Med Spas
 Assisted Living Facilities
 Chiropractors
 Clinical Trials
 Counseling Services incl. Drug Rehab
 Cryotherapy
 Drug/Alcohol Testing
 Emergency Rooms
 Fitness Instructors
 Funeral Homes
 Group Homes
 Healthcare Staffing
 Home Healthcare
 Imaging/Testing Labs
 IV Infusion Therapy
 Massage Therapy
 Medical Clinics
 Medical Device Manufacturers
 Non-Emergency Transport
 Nutraceutical Companies
 Outpatient Centers
 Pharmacies incl. Compounding
 Physical/Speech Therapists
 Occupational Therapists
 Opticians
 Research Development
 Social Services
 Urgent Care Centers

MISCELLANEOUS PROFESSIONAL LIABILITY

Accountants
 Advertising Agencies
 Ambulance Services
 Appraisal Services
 Bookkeeping Services
 Broadcasters
 Business Brokers
 Cell Tower Acquisition
 Claim Adjusters
 Collection Agencies
 Consultants/Consulting Services
 Employment Placement Agencies
 Escrow Agents
 Event Planners
 Executive Recruiters
 Expert Witnesses
 Freight Forwarders
 Graphic Design Services
 Home Inspectors
 Insurance Agents (P&C/Life Health)
 Interior Decorators/Designers

Landmen
 Management Consulting
 Marketing Consulting Services
 Mortgage Field Inspectors
 Multimedia Firms
 Personal Coaching
 Photographers
 Printers (non-financial)
 Property Managers
 Property Preservation
 Publishers
 Radio Stations
 Real Estate Agents/Brokers
 Safety/Security Consultants
 Security Guards
 Staffing Firms
 Tax Preparers
 Telemarketing
 Third Party Administrators
 Title Agents/Abstractors
 Travel Agencies

ARCHITECTS & ENGINEERS

Architects/Landscape Architects
 Chemical Engineers
 Civil Engineers
 Construction Management
 Drafting Engineers
 General Contractors
 Land/Marine Surveyors
 Mapping Services
 Mechanical/Electrical Engineers
 Project Management
 Structural Engineers
 Testing Labs

TECHNOLOGY

Application Developers
 Application Service Providers
 Cloud Computing
 Custom Software Developers
 Document Imaging
 Electronic Exchanges/Auctions
 Geographical Information Systems
 IT Consulting/Project Management
 IT Security Software
 IT Staffing
 Managed Service Providers
 Network Security Services
 Search Engine Optimization Services
 Software Engineers/Testing
 Storage Developers
 System Integration
 Telecom Services (VOIP)
 Training/Education - IT
 Video Game Developers
 Web Marketing
 Website Design/Development



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HOMEOWNERS

- Coverage A of \$150K or greater
- Builder's Risk (ground up or renovation)
- Older, updated homes
- Corp, LLC, and trust owned
- PC 9/10
- Risks with multiple losses
- Homes with a business on the premise, unfenced pools and pools with diving boards/slides
- Risks with vicious or non-domestic animals
- Wind coverage may be available

RENTAL & VACANT DWELLINGS

- Coverage A of \$150K or greater
- 1-4 family dwellings
- Daily, weekly, monthly or annual rentals
- No age limit
- Corp, LLC and trust owned
- PC 9/10
- Risks with multiple losses
- Wind coverage may be available

CONDO UNIT OWNERS

- Owner or tenant
- Occupied/vacant units & short/long-term rentals
- Corp, LLC and trust owned
- Wind coverage may be available

WATERCRAFT

- Hull Values up to \$5M
- Including high performance, older, wooden, custom and house boats
- Corp, LLC and trust owned boats considered
- Policy can be written on Agreed Value

STAND ALONE LIABILITY PRIMARY & EXCESS

- Limits up to \$5M - Primary / \$5M - Excess
- 1-4 family-owned or tenant-occupied dwellings, as well as vacant land
- Individuals, corp, LLC, trusts and estates
- Short-term rentals eligible
- Excess Liability enables applicants to increase their primary limits or meet minimum point of attachment of their Personal Umbrella

UMBRELLA PRIMARY & EXCESS

- Limits up to \$5M - Primary / \$5M - Excess
- No self-insured retention
- Broad definition of Bodily Injury, including mental injury, mental anguish, humiliation and shock
- No limit on the number of autos, boats, RVs or operators
- Excess Uninsured/Underinsured Motorist coverage available in all states
- Available for Preferred, Standard, High-Risk and High Profile/Celebrity
- Excess Umbrella available for applicants who desire higher limits than their Primary Umbrella carrier will provide

PERSONAL ARTICLES FLOATER

- Available for most classes of personal property including jewelry, furs, fine art, guns, cameras, musical instruments and many more

EXCESS FLOOD

- All flood zones considered
- Includes Non-NFIP areas



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